

Frequently Asked Questions About Direct Deposit



King County

Benefits, Payroll and
Retirement Operations

What is Direct Deposit?

Direct Deposit is the electronic funds transfer (EFT) of your earnings through ACH, otherwise known as the Automated Clearing House (NACHA-National Automated Clearing House Association) and into your checking or savings account at the financial institution (bank, credit union, or savings and loan) of your choice.

Can I Direct Deposit my pay into more than one financial institution or into more than one account?

Yes. King County provides employees with the option to have three active Direct Deposit accounts. You can divide your pay between different accounts in the same financial institution or between accounts in three different financial institutions. You must first specify a primary account for your direct deposit and then specify a flat amount or a percentage of your net pay to be deposited in your other account(s).

What is a Direct Deposit primary account?

If you decide to direct your pay to more than one account, the primary account receives the balance of your net pay after the amounts to other account(s) have been deposited. If you have only one account for your direct deposit, it is considered your primary account because your entire net pay is deposited in that account.

Can I designate the amount to be deposited into my Direct Deposit account(s)?

Yes. If you have more than one account, you can designate the amount of your deposit(s) as a flat amount. Any remaining net pay is deposited into your primary account. If you have only one account, your entire net pay will be deposited in that account.

Does Direct Deposit begin immediately after enrollment?

No. After enrolling in payroll Direct Deposit, allow up to two pay periods for it to begin. King County must verify your account information for accuracy. This verification of information is called the pre-notification process between King County and your designated financial institution and it is what occurs during the first pay period after your sign up form has been received in Payroll Operations or after you have signed up on-line.

Can I deposit only a portion of my net pay by Direct Deposit and receive a warrant for what I don't deposit?

No. To sign up for Direct Deposit or to make a change to your Direct Deposit, you must deposit the entire net pay. However, you can specify up to three accounts to receive the net pay.

Is there a minimum amount for Direct Deposit?

No, with Direct Deposit, whatever the amount of your net pay, it will be deposited into your account(s).

What happens if I change my financial institution and/or account number?

Notify Payroll Operations immediately either by using the employees' self-service online or by completing a new Payroll Direct Deposit Authorization Agreement form.

How do I stop my direct deposit?

To stop Direct Deposit, a written notice or a Payroll Direct Deposit Authorization Agreement form with the stop box checked and the form signed must be sent to Payroll Operations.

Can I make a loan payment by Direct Deposit?

No. You can only deposit your net pay into your checking or savings account(s). However, your financial institution can work with you to arrange an automatic transfer of the loan payment amount from your checking or savings account.

What is a Routing Number and why is it needed for Direct Deposit?

The routing number is required by NACHA to electronically route your deposit to the correct financial institution. This is called an ACH transaction. Every financial institution has a designated routing number.

How can I determine the Routing Number for my financial institution?

The routing number for a checking account is located in the lower left corner of your checks. Typically, the first nine digits form the routing number. If you wish to direct deposit money into your savings account, contact your financial institution if you are unsure of the correct routing number. Do not use the numbers on the deposit slip without verifying them with the financial institution.

Can I have my pay deposited at any financial institution?

Yes. You can designate any financial institution located within the United States or its territories that is a member of NACHA, the ACH Association, or that is a direct access member with the Federal Reserve Bank.

What types of financial institutions offer Direct Deposit?

Most banks, credit unions, savings and loans and other financial institutions offer Direct Deposit services to their customers. If you are unsure about your bank, ask them if they offer it to their customers.

When are Direct Deposit funds available?

The funds are to be deposited on the scheduled King County payday. For most institutions this will happen immediately in the morning. Some financial institutions may not post the money to the account until later that day, but typically the money is available in your account(s) the first thing in the morning on payday.

Is my Direct Deposit cancelled if I am not working due to a leave of absence?

No. Direct Deposit will automatically resume when an employee returns from approved leave of absence. However, if your deposit account number has changed during your leave, you must take steps to change the information for Direct Deposit to ensure your pay is deposited in the correct account without any delays.

Do I need to cancel my Direct Deposit if I leave King County employment, or retire?

No. Your Direct Deposit is automatically cancelled when you are no longer a King County employee.

Can I fax the completed Direct Deposit form to Payroll Operations?

Yes, you may fax your signed and completed form, but you must also send the original signed form to Payroll Operations.

If I transfer to or from one payroll cycle and system to the other do I need to complete a new authorization form?

Yes. However if your transfer is part of an entire department transfer from MSA to PeopleSoft, you may not have to. In those cases, you will be notified.